

“It Tendeth To Poverty”



By the Rev. J. W. BASHFORD, D.D.



The Missionary Society of the
Methodist Episcopal Church
Rindge Literature Department
150 Fifth Avenue, New York

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THE chief hindrance to the speedy evangelization of the world is the lack of money. With the walls of nations and races fallen down on the one side, and with literally hundreds of young people of culture and consecration eager to enter the field, Christians must either stop praying for more openings and more laborers for the harvest, or else they must begin giving.

Systematic and Proportional Giving

No enduring increase in our resources can be secured without systematic giving. The Church can never capture the world for Christ so long as our gifts rest upon spasmodic emotions rather than upon conscience. Again, our giving must be in proportion to our income. The whole history of the Christian Church does not show a single mission established or a single church maintained by the pernicious appeals for each member to give one dollar. That cry at once lowers the standard of the wealthiest members to a pittance; and the poorer members know that Christ does not demand that they give exactly the same amount as the richest member. It is entirely proper to compare our average contributions of some fifty cents per member with the average contribution of one dollar and thirty cents per member by the Pres-

byterians, and to ask for an average of one dollar per member from Methodists. But an assessment of one dollar per member is false in principle and disappointing in practice.

An Apostolic Injunction

We can hope for no general and permanent increase until we insist upon the apostolic injunction of systematic and proportional giving. "Now concerning the collection for the saints, as I gave order to the churches of Galatia, so also do ye. Upon the first day of the week let each one of you lay by him in store, as he may prosper." A study of the passage shows that it is not simply a suggestion, but an apostolic injunction; that it is a general order, one which Paul had given to the churches of an entire province; that it enjoins systematic giving at regular intervals established in advance; that it demands proportional giving according to the income of each. The two principles of system and proportion clearly laid down by the apostle Paul are essential to success in every business enterprise; and business men recognize them as essential to the successful management of every Church enterprise.

The Church's Mistake

As I have worked and prayed over this theme the conviction has grown upon me that, in not fixing upon some proportion in giving and urging that upon every member, the Church has made the same mistake that she would have made had she not fixed upon one seventh of every Christian's time, but had left every member free to set aside so much or so little of his time from business as

might seem good in his own eyes. It is plain to all that, had not the early Christians set aside one day in seven for the worship and service of God, and resolutely abstained from their ordinary work upon that day, Christianity would never have become one of the great world religions. It grows equally clear to me that were the Christians, along with the devotion of one seventh of their time to the Lord, to set aside also one tenth of their net income for his service the world would be speedily evangelized.

Is the Rule too Mechanical?

Dropping for a moment the definite proportion of one tenth, let us plead simply for some definite proportion in giving. Every argument which could be used against any definite proportion in giving, every charge that such a rule is legal and mechanical, that it contradicts the whole spirit of the New Testament, has been used against the maintenance of the Lord's Day. And indeed you can find a stronger argument against the maintenance of the Sabbath on the ground that it contradicts the free spirit of Christianity, and you can cite stronger arguments in both the words and works of Christ for the abolition of the Sabbath than for the abolition of tithing. In the case of the Lord's Day you ask every Christian, no matter how poor he is, no matter how large his family, to abstain from his ordinary employment one day in seven and devote the time to the worship and service of God. The demand for the same amount of time from every Christian, whatever his condition, is more mechanical and legal than the demand for a proportion of his earnings. In time the poor man sets aside the same amount as the

rich man. Proportional giving may not take one fiftieth as much money from the poor man as from the rich man.

Observance of the Sabbath

Every man recognizes that the observance of the Lord's Day, with proper exceptions for the works of mercy and of necessity, and the whole of it observed in accordance with the Master's injunction that the Sabbath was made for man, not man for the Sabbath—every man recognizes that the Lord's Day so observed has brought infinite gains to our civilization. Who doubts that an equally universal observance of proportional giving, not in a mechanical or legal manner, not with the conception that one tenth or any proportion discharges our obligation to God, but as a recognition that we have been redeemed by the life-blood of Jesus, and that all we have and are belong to him—who doubts that such proportional giving would prove an infinite gain to the Church and to the civilization of the twentieth century? Let us at least resolve that we will begin ourselves at once, and that we will lead every member of the Church over whom we have sufficient influence to systematic giving of some proportion of his income for the service of the Lord.

What the Proportion Should Be

What ought this proportion to be? How much of his net income ought the Church to ask every member to set aside for all religious and benevolent causes? I do not wish to lay down a hard and fast mechanical rule which does violence to the spirit of the Master. Certainly the same lib-

eral exceptions on the ground of mercy and necessity should be made as obtain in the observance of the Lord's Day. With such liberal exceptions according to the spirit of the Master, I believe that the gifts under the new dispensation of the followers of Him who gave the last full measure of his life for us ought not to fall below the gifts under the old dispensation—that the Christian should not be stingier than the Jew.

Old Testament Standard

A careful reading of Lev. xxvii, 30-32, Deut. xii, 5-11, 28, and xiv, 22-29 will convince any person that tithing has the sanction of the Old Testament: "And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the Lord's." "Ye shall not do after all the things that we do here this day, every man whatsoever is right in his own eyes." What an exact description of our present method! "But when ye go over Jordan, and dwell in the land which the Lord your God causeth you to inherit, . . . thither shall ye bring all that I command you; your burnt offerings, and your sacrifices, your tithes. . . . Observe and hear all these words which I command thee, that it may go well with thee, and with thy children after thee forever." "Thou shalt surely tithe all the increase of thy seed, . . . and the firstlings of thy herd and of thy flock; that thou mayest learn to fear the Lord thy God always. . . . Thou shalt bring forth all the tithe of thine increase, . . . and the Levite, because he hath no portion nor inheritance with thee, and the stranger, and the fatherless, and the widow, which are within thy gates, shall come, and shall eat and be satisfied; that the Lord thy God may bless

thee in all the work of thine hand which thou doest." From such passages as the above it seems clear that the Old Testament indorses the principle of setting aside one tenth for the specific support of the Church, and provides for additional offerings according to the means and the spirit of the worshiper.

Jewish Insistence

The Jewish priests carried the exactions of the tithe so far as to include mint, anise, and cumin—mere condiments of food like our salt and pepper. They insisted upon their tithes, and neglected the weightier matters of judgment, mercy, and faith. Jesus, as the real leader of all reforms, laid emphasis, of course, upon great principles, like mercy, judgment, and faith—"These ye ought to have done." But, unlike many reformers, Jesus was never careless as to details. He knew that the mastery of great principles manifests itself in faithfulness in little things. Hence he adds, in regard to the application of the tithe to the mere condiments of the table, "and not to have left the other undone."

At Least One Tenth

It is difficult to find a stronger approval of the principle of tithing than these words afford. We are sure that we speak after both the letter and the spirit of the New Testament in urging systematic and proportional giving. We believe that we speak after the mind of Christ in suggesting that in general the Christian should set aside for the service of God and man not less than one tenth of his income. Just here we are met by the suggestion that an Old Testament system of tithing

is not adapted to our modern and complex age; that it is very difficult for many men to determine what is their net income after paying the legitimate expenses necessary to obtain their income; where the line is to be drawn between the relatives who have a legitimate—almost a legal—claim upon them, and humanity in general. A moment's thought will suffice to show that this objection is not against tithing, but against all proportional giving; that it is a plea for the old lack of system which has left the Church with an empty treasury in face of the greatest opportunity of the ages—a plea for the lack of system which has been one of the most fruitful sources of failure in the business world. However much effort may be required to ascertain the facts, the exact knowledge of one's income and expenditure and of his financial condition is one of the deepest needs of Christians, not only on religious, but on financial grounds.

Demands upon the Poor

A more serious objection is presented in the interest of the poor. I have been asked many times whether I think it Christlike to demand that a poor man with a family of ten children and an income of six hundred dollars a year give as much as a single man with an equal income and no relatives depending upon him. The answer is fourfold: (1) The law of necessity upon the part of the poor man and of mercy upon the part of the Church may well absolve some persons from tithing. (2) If the poor give ten per cent, or even two per cent, many a rich man is called to give more than ten per cent. (3) "The submerged tenth" in any Church never remains sub-

merged. It usually rises into the comfortable and often into the wealthier class in a few years; and the Church can well afford and is willing to wait for the poorest to escape from their distress before urging them to give to any considerable extent. (4) I have never known the real difficulty to be presented by a poor family in any concrete case in the history of tithing. The poor are not the people who rebel against tithing, when tithing is presented with the freedom of Christ and in his spirit. It is the rich and the comfortable who refuse to give, in the name of the poor.

Church Finances

I believe that the struggle to bring our Church up to giving even so large a proportion as one tenth is not so difficult, and that the end is not so far removed as our fears may indicate. The bishops in their last address estimated the income of the members of our Church at five hundred millions of dollars per year. Bishop McCabe claimed that a few years ago the total gifts of the members of our Church for all Church and benevolent purposes reached twenty-three millions of dollars a year. If we add the gifts of our people for the welfare of humanity, and accordingly for the advancement of the kingdom, but outside of all Church tabulation, our gifts certainly equal twenty-five millions of dollars annually, or an average of five per cent of our income. If every member of our Church whom the pastor and official board know to be able to pay the amount could be brought to a subscription of ten per cent of his income, those who would go beyond ten per cent would bring the average up far beyond fifty millions of dollars a year.

What the Church's Tithe Would Do

Surely it is not an impossible task to lead the great majority of our members to fix upon some proportion of their income as a payment to the Lord who has redeemed them, and thus to bring our Church as a whole to compliance with the apostolic injunction of systematic and proportional giving. If we can bring the great majority of God's children who know Christ as Saviour and Lord to a regular offering of substantially ten per cent of their income during the next five years, before the close of this generation we can give every child of God at least the invitation to come home. The more I study the New Testament the more fully it seems to me that the divine injunction of proportional giving and the New Testament sanction for setting aside one tenth of our income for the service of God and humanity is as strong as is the divine injunction to set aside one seventh of our time for the same purpose. In a word, the loose theory of grace, that spirit of antinomianism which has infected Protestant Christianity and led us to magnify emotional states and neglect the consecration of the will, accounts for the present crisis in missions. We have treated giving so fully as a matter of impulse rather than of duty that Christians generally repudiate the claim of God and the Church upon any fixed per cent of their income. Our giving is not systematic and in proportion to our receipts, but spasmodic and according to our impulses.

Business Principles

We cannot adopt a false principle in religion without the poison of it affecting our careers in business. Accordingly, our self-centered and unsystematic use of funds for God runs in a measure throughout our acquisitions and more fully throughout our expenditures, and thus weakens the financial standing of millions of Christians. It is said that ninety-five per cent of men in business fail at some stage of their career. I have never succeeded in finding the data upon which this statement is based. I do not believe it to be true. Possibly ninety-five per cent of our business men change their business or their methods of business during their lifetime, thus indicating that in their judgment there was need and opportunity for improvement. If it were said that ninety-five per cent of business men fail to make an adequate success in business, that they fail to measure up to their possibilities, everybody would accept the statement as true.

FINANCIAL FAILURES are due to carelessness and laziness or to greed and speculation in making money, or else to carelessness and extravagance spending it. But the adoption of system and self-denial in the use of money will do much to promote system and devotion to daily duties in making money. The same conscientiousness which leads a young man to set aside a tenth of his income for the Lord in spending his money, that same conscientiousness will keep him from trying to make money through speculation and cheating—fruitful sources of financial failure. But more Americans fail through carelessness and extravagance in spending money than through dishonesty

in making it. Their expenditures do not seem to themselves extravagant, but they are out of proportion to their income. All business men know that the foundation of fortunes are laid not so frequently or so fully through large earnings as through self-denial in spending money, through preserving a reasonable and constant margin between income and expenditure. Now tithing demands systematic, constant self-denial. It is an almost unfailing cure of extravagant or disproportionate expenditure. The young man who conscientiously sets aside for some good cause one tenth of his earnings will conscientiously use the remaining nine tenths; and nine tenths conscientiously used will contribute vastly more to one's enrichment than ten tenths used in a haphazard, self-indulgent manner. So surely, therefore, as a young man refuses to deny himself and set aside a proportion of his income for benevolent purposes, so surely is he laying the foundation of carelessness, of self-indulgence and extravagance, and making improbable the accumulation of a fortune.

THE MARGIN IS THE KEY TO FORTUNES. The growth of a fortune depends not upon one's earnings, nor his expenditures alone, but upon the preservation of the margin between the two. Tithing teaches the doctrine of the margin, and inaugurates it in the life of every tither. Nine tenths in the hands of the man who has learned the doctrine of the margin are more than ten tenths in the hands of the same man before he has learned obedience to that law.

One can practice self-denial and system sufficiently to set aside a tithe and then keep it for himself. In case this man does not become greedy and overreach himself in his haste to be rich, he

will reap the external reward of the tither. But he will miss the spiritual blessings. It is possible to accumulate money by observing the first half of the principle of tithing, namely, the doctrine of the margin. But the first half makes a rich-poor man. I know an aged couple who by forty years of business skill and self-denial accumulated more than a million dollars. They longed to enjoy what they supposed their rich neighbors enjoyed. They built one of the finest houses on the avenue in the city, or rather hired an architect to build it. They found the mansion a prison; and the only part of it which seemed at all like home was the kitchen, and they lived there. They felt some slight stirrings of artistic taste, and they longed to have fine paintings on their walls like those of their new neighbors. Walking down the street one day—for they did not enjoy their carriage—they saw a lithograph which greatly pleased them. The old man was ashamed to display his ignorance by asking its price. He had heard that good paintings cost from three hundred to five hundred dollars, and he knew this was very pretty. So with difficulty he wrote out his check and handed it to the clerk and asked to have a thousand dollars' worth of such pictures sent to his new home. He hoped he might receive two or possibly three of the pictures, and was greatly astonished when a wagonload of lithographs was delivered at his home. You smile; but that aged millionaire and his wife were pitiably poor. It is possible to be rich in this world's goods and not rich toward God. There are Methodist millionaires who throughout eternity will be poorer than the children of the almshouses. The cure for self-indulgence and extravagance and poverty on the one side and for greed and spiritual poverty on the

other side is found in partnership with God carried on through proportional giving. "See that ye abound in this grace also."

Divine Providence

Above all, there is a divine providence in human affairs. God is determined that every one of his children shall at least have the invitation to come home. But he cannot carry forward the great evangelistic, ecclesiastical, and educational enterprises necessary for the redemption of our race without immense sums of money. Hence he not only calls ministers and missionaries to peculiar tasks, but he calls all his children to fellowship and partnership with himself. We are all God's stewards, and each one must give an account of his stewardship. If we are faithful to the five talents committed to our care we shall find them becoming ten. God wants men whom he can trust to use wealth for the kingdom, and he pours money into every such man's lap, unless he desires to use that man for some service even higher than faithful stewardship in the use of money.

A Widow's Instruction

Many years ago a poor widow told her sons that they must learn to be generous, else they would become men of mean and little spirits. She enforced her teaching by putting into the hands of each child every Sunday morning a small amount of money for the support of the Gospel. Soon the children began to make the contribution from their own earnings. The mother's teaching was so impressed upon one son that he early determined to keep count of his contributions and to

give a thousand dollars to the Lord in order that he might overcome the mean and stingy spirit which his mother had described and which he believed possessed him. The amount was twice as much as the mother and all the children were worth. The mother was surprised and gratified at the son's announcement of his purpose; but she did not expect that he would ever be able to carry it out. The resolution cost years of effort. But that son astonished and delighted his mother before her death by bringing to her his accounts, showing that he had paid a thousand dollars into the Lord's treasury. The industry and self-denial and system developed by this struggle became, with the blessing of God, the foundation of a successful business career. This man completed, two years ago, the larger but not more difficult task of raising his gift of a thousand dollars to the Lord to one hundred thousand dollars. By his life and gifts probably he has done more for the Church and the kingdom in the city where he lives than any minister who has served that city during his lifetime. How blessed is such a partnership with God! Upon the other hand, a brother of this man, who would not learn self-denial and thus become rich toward God, has become so reduced financially by his vices that for fifteen years he has been a pensioner on his more generous brother.

The devil is a poor paymaster. You can multiply by the score cases similar to the above. You all know people who have been ruined by their extravagance. It is indeed possible that a few unsystematic, impulsive givers have occasionally subscribed too much for church enterprises. But you cannot name one systematic, conscientious tither who, by his own testimony, or in your own calm

judgment, has suffered permanent financial loss by tithing. The Jews are the only people who through systematic, voluntary gifts have ever approached the tithe; they furnish fewer candidates for the almshouse than any other people, and they are confessedly the most successful people financially on earth. Here is the scientific test of experiment. Nine tenths plus God are more than ten tenths without him.

Only Method of Relief

The crisis is upon us. The twentieth century has dawned. The nations are at our doors, and needing help. God is hovering over us. Tithing, or at least proportional giving, is one method of relief, and, so far as I can see, the only way out. You cannot maintain the New Testament example of the devotion of one seventh of one's time to the service and worship of God and deny the New Testament injunction and example of systematic and proportional gifts for the worship and service of God. "Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it."

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